

What is claimed is:

- Incl a1*
1. A method for evaluating financial plans, comprising the steps of:
 - calculating the change in a predetermined initial value of an investment over a time interval based on changes in value over a first historical time interval to obtain a changed investment value;
 - updating the changed investment value based on said selected amount and time to obtain a further changed investment value; and
 - calculating the change in the further changed investment value over a second time interval based on changes over a second historical time interval to obtain a further investment value, and
 - repeating said steps of calculating, updating and again calculating with respect to a third historical time interval and a fourth historical time interval, respectively; and
 - after at least one of the calculations, adjusting the investment value based on at least one of a contribution amount and a withdrawal amount.
 2. The method of claim 1, further comprising the step of presenting the result of said steps to an individual.
 3. The method of claim 1, wherein said investments are categorized in more than one asset category, and distinct historical data is employed in calculations for each of said asset categories.
 4. The method of claim 1, wherein the results of said calculation are compared to a selected financial goal.
- Sub C1*

Sub 1
The method of claim 1, wherein, after each calculation relative to historical data, an adjustment of the investment value to simulate tax effects is made.

6. The method of claim 1, further comprising the step of prompting a user to enter the initial investment value, and allocations to asset categories.

Sub a2
7. A system for evaluating financial plans, comprising:
means for calculating the change in a predetermined initial value of an investment over a time interval based on changes in value over a first historical time interval to obtain a changed investment value;

means for updating the changed investment value based on said selected amount and time to obtain a further changed investment value;

means for calculating the change in the further changed investment value over a second time interval based on changes over a second historical time interval to obtain a further investment value, and

means for further calculating, updating and again calculating with respect to a third historical time interval and a fourth historical time interval, respectively; and

means for after at least one of the calculations, adjusting the investment value based on at least one of a contribution amount and a withdrawal amount.

8. The system of claim 7, further comprising means for presenting the result of said steps to an individual.

Sub 1
9. The system of claim 7, further comprising means for categorizing said investments in more than one asset category, and for employing distinct historical data in calculations for each of said asset categories.

10. The system of claim 7, further comprising means for comparing the results of said calculation to a selected financial goal.

11. The system of claim 7, further comprising means for, after each calculation relative to historical data, adjusting the investment value to simulate tax effects.

12. The system of claim 7, further comprising means for prompting a user to enter the initial investment value, and allocations to asset categories.

13. A storage medium having stored therein a plurality of instructions, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the steps of:

calculating the change in a predetermined initial value of an investment over a time interval based on changes in value over a first historical time interval to obtain a changed investment value;

updating the changed investment value based on said selected amount and time to obtain a further changed investment value; and

calculating the change in the further changed investment value over a second time interval based on changes over a second historical time interval to obtain a further investment value, and

repeating said steps of calculating, updating and again calculating with respect to a third historical time interval and a fourth historical time interval, respectively; and

after at least one of the calculations, adjusting the investment value based on at least one of a contribution amount and a withdrawal amount.

14. The storage medium of claim 13, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of presenting the result of said steps to an individual.

15. The storage medium of claim 13, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of, for investments categorized in more than one asset category, employing distinct historical data is employed in calculations for each of said asset categories.

16. The storage medium of claim 13, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of comparing the results of said calculation to a selected financial goal.

17. The storage medium of claim 13, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of, after each calculation relative to historical data, adjusting the investment value to simulate tax effects.

18. The storage medium of claim 13, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the further step of prompting a user to enter the initial investment value, and allocations to asset categories.

add 47